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claims pto

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- (comently amended): A system for generating and storing one or more prepaid electronic youthers compassing:
 - a vetether host system adapted to generate said prepaid electronic vonchers;
 - a vinather squart cand;
- u mobile communication device comprising a subscriber identification module (SIM) card also end being adapted to connect to said voucher host system via a network connection and to download said prepaid electronic vaschers.
- a smart card readstruction modula edepted to alentrically engaged to said SIM outstor of said mabile communication device; and

wherein said sense vard reader/writer module comprises means for neurising said youther, over earl, means for starting information onto said youther smart earl, means for reading information from said souther smart earl and is adapted to receive said downloaded prepaid electronic smarkers from said routher communication device and to start said prepaid electronic vouchers in and youther smart earl.

- Ipraviously presented): The system of claim 3 further comprising a transaction server adapted to mediate and aggregate transactions and communications between said mobile communication device and said vesicher host system over said network connection.
- 3. (previously presented): The system of claim 1 wherein said voucher mount card is selected from a group consisting of a "full size" smart credit card, a "full size" smart debit card, a "plug-in". Subscriber Identification Module (SIM) smart card, a "plug-in". Secure Access Module (SAM) smart card, a contactions smart card, a stored-

vario card, a enupem card, a reward card, an electronia cash card, a biyatty card, an identification card and combinations therein);

- (original): The system of claim 1 wherein said whicher smart eard comprises a hardware security module (LISM) selected from a group consisting of microprocessors and storage accessories.
- 5. (previously presented): The system of claim 1 wherein wid mobile communication device is selected from a group consisting of a mobile phone, a personal digital assistant (PDA), a pager, a point of sale (POS) device, a television remate control, a personal computing device and combinations thereof.
- 6. (content atmended): The system of claim I wherein said voucher terminal comprises a wired communication device equipped with ngaig, smart and reader/writer module relected from a group consisting of a phone, a wired personal digital assistant (PDA), a point of sale(POS) terminal, a relevision, a personal componer and combinations thereof, and wherein said smart card reader/writer module is adapted to receive and read/write information stored into said voucher smart card, respectively.
- 7. The system of claim 1 wherein said voucher terminal comprises a wireless communication device comprising a subscriber identification module (SIM) card stort, a smart cord repder/writer module electrically connected to said SIM card stort and wherein said smart card reador/writer module is adapted to receive and read/write information stored irido said voucher smart card, respectively.

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- 8. (original): The system of claim 1 wherein said network is selected from a group consisting of the Internet, a telecommunications network, 4 wireless wide uses network (WWAN), a wireless local area network (WWAN), a personal area network.
 (PAN) and a private communication network.
- (original): The system of claim 8 wherein said wireless wide area retwork (WWAN) is solution from a group convision of a Global System for Muhile Communications (CSND). General Packet Radio Service (GPRS), a Code Division Multiple Access (CDMA), CDMA 2009, and wideband CDMA (WCDMA).
 - 10. (original): Ten system of chaim 2 wherein said communications competie a furmat selected from a group consisting of Short Messagu Service (SMS), Qeneral Protect Radio Service (GPRS), Transmission Central Protocol/laternet Protocol (TCPAP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Menagement Protocol (SNAP), and proprietary messagu formula.

(previously presented): The system of class 3 further comprising a junter satisfied to connect to soft mobile communication device for printing hard copies of axid prepaid electronic vouchers.

- 12. (previously presented): The system of claim 11 wherein said printer is connected to said mobile communication device via a wired connection selected from a group consisting of a serial connection, a parallel connection, a USB connection and a mini USB connection.
- 12. (previously presented): The system of claim 11 wherein said printer is connected to said mobile communication device via a wireless connection selected from a group consisting of infrased, Blantooth, 801.1x, and short-range radio frequency (RF) connections.
- (original): The system of chain 1 wherein and propole electronic vouchers comprise data setected from a group consisting of a mobile operator code, a voucher number, a voucher expiration date, said wouther number in an encrypted format, a valueber value, venetier number of code, visuation product description, voucher owner orde, and voucher owner.
- (original): The system of claim 1 wherein solid prepaid electronic worthers comprise encrypted data.
- 16. (original): The system of claim 15 further entirelising a voucher uncryption smart and wherein said voucher encryption smart and comprises a voucher encryption key for decrypting said encrypted data.
- 12. (original): The system of claim 16 wherein sold wowher energetion key is selected from a group consisting of a personal identification number (PIN), a private key, a public key, a symmetric key and an asymmetric key.

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- 18. (original) The system of claim 16 wherein said decrypting utilizes rachniques selected from a group condition of symmetric keys, asymmetric keys, data encryption standard (ORS, 3DRS), RSA, elliptical curve cryptography (ECC), mersage authentication codes (MAC, HMAC, SHA-1, Al/S, and public key intrasputation (PNI).
- 19. (previously presented): The system of claim I wherein solid mobile communication device further comprises a first vouches application wherein solid first vouches application provides retrieving of solid thorst elements proposed conscious side vouches want and and printing hard copies of said prepaid electronic vouchers.
- (exiginal): The system of claim 19 wherein said first application further provides decrypting encrypted data stored in said electronic peopaid vouchers.
- 21. (previously presented): The system of claim 1 wherein said mobile communication device further exemptises a sexued voucher application wherein said second voucher application provides transferring one or more of said steved prepaid destronic youthers from said youther smart card to mother souther smart card
- 22. (currently unmeded): A method for generating and distributing one or more prepaid electronic couchers issued by a merchant for providing a service or a product, and method comprising:

providing a visables hast system adapted to generate said proprid electronic visables;

providing a mobile communication device comprising a subscriber identification module (SIM) card stor and being adapted to connect to said voorfier been system via a massest connection and to describe said proprie conclusive, (

providing a sman read reader/writer module comprision_means_for_receiving_n consider atomic word, memors_for_receiving_information_unto_acid_wordher_anger_engl_memors_for_receiving_information_unto_acid_wordher_anger_unto_acid_wordher_anger_unto_acid_wordher_anger_unto_acid_wordher_acid_wor

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wherein said smart and reader/writer is adapted to receive said downlanded prepard electronic vouchers from said madrile communication device and to store said proposed electronic vouchers in a said voucher smart eard;

placing a purchase order and paying for one of said one or more propoid discussoic vouchers from said mobile communication device to said voucher how system over said network occupation:

downlanding shid one prepaid electronic voucher from said voucher host system to said entitife communication device via said metwork connection and storing said one prepaid chestronic voucher in valid voucher smart early.

tetrieving said one prepaid electronic voucher from axid voucher smar card; and presenting said one prepaid electronic voucher to said increhent and receiving said service or product.

- 23. (previously presented): The method of claim 22 further comprising providing a transaction server adapted to mediate and aggregate transactions and crommunications between said method coronaunication device and said vocaber bost system over said network composition.
- 24. (original): The method of claim 22 further comprising painting a hard copy of viid one prepaid electronic voucher before presenting said one prepaid electronic voucher to said merchant.
- 25. (original): The mestod of vision 72 wherein said one electronic propoid venetic comprises data selected from a group consisting of a mobile operator code, a voucher number, a voucher explication date, said voucher number in as encrypted formal, a voucher value, voucher currency code, voucher preduct code, voucher product description, voucher owner code, and voucher owner.
- (original): The method of claim 22 wherein said one prepaid ejectronic vaucher comprises encrypted data.
 - N
 - (original): The method of claim 26 wherein an energytion key for said energyted data is stored in an energytion smart east.
 - 28. (previously presented): The method of chain 27 further comprising decrypting said encryption smart card in said mobile communication device, retrieving said encryption key and using it to decrypt said encrypted data.
 - 29. (previously presented): The method of claim 22 wherein said voucher smart cast, is selected from a group consisting of a "full size" amost credit card, a "full size" smart debit card, a "plug-in". Subscriber Identification Module (SIM) smart card, a "plug-in". Secure Access Madule (SAM) smart card, a committees smart card, a stored-value eard, a coupen card, a reward card, an electronic cash card, a layalty card, in identification card and combinations thereof.
 - (original): The method of claim 22 wherein raid votation mater card comprises
 a hardware security module (USM) selected from a group consisting of microprocessors
 and storage accessories.
 - 31. (previously presented): The method of claim 22 wherein said mobile communication device is selected from a group commisting of a mobile ghore, a personal digital assistant (PDA), a pager, a point of sale (POS) terminal, a television remote control, a personal computer and combinations thereof.

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32. (currently unrended): The method of claim 22 wherein said voucher terminal compresses a wired communication device equipped with a said_sman and readerAvriter module selected from a group consisting of a phone, a wired personal digital assistant (PDA), a point of sale(POS) terminal, a television, a personal computer and communitiens thereof, and wherein said strurt card reader/writer module is adapted to receive and

read/write information stored in/to taid searcher smart eard, respectively.

- 33. The method of claim 22 wherein said varieties terminal comprises a wireless communication device comprising a subscriber identification module (SIM) and stor, a smart card reader/writer module electrically connected to said SIM and stor and wherein said smart card reader/writer module is adapted to receive and reader/writer information stored into said varieties from eard, respectively.
 - 74. (original): The method of claim 22 wherein said network is relected from a proop consisting of the Internet, a reformantications network is wireless wide area network (WWAN), a wireless local area network (WLAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network.

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- 35. (original): The method of claim 34 wherein raid wareless wide and network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), Control Pocket Radio Service (GPRS), a Code Division Multiple Access(CDMA), CDMA 2000, and wideband CDMA(WCDMA).
- 16. (eriginal): The method of claim 23 wherein said communications comprise a functa selected from a group cognisting of Short Mensage Service (SMS). Control Packet Radio Service (GPRS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message themats.
- 10 37. The method of claim 22 wherein said prepaid electronic vouchers comprise data selected from a group consisting of a mabile operator code, a voucher number, a voucher expiration date, said voucher number in an energypted format, a voucher value, voucher currency code, which product code, voucher product description, voucher owner code, and voucher owner.

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- 18. The method of claim 27 who is said voucher encryption key is selected from a group consisting of a personal identification number (PIN), a private key, a public key, a symmetric key, and an asymmetric key.
- 20 19. The method of claim 28 wherein said decrypting address techniques selected from a group consisting of symmetric keys, asymmetric keys, data energation standard (DES, 3DES), RSA, elliptical curve cryptography (ECC), message authentication codes (MAC, HMAC, SHA-1, AES, and public key infrastructure (PKI).
- 25 40 The method of claim 22 wherein said voucher terminal further comprises a first voucher application wherein said first voucher application provides said retrieving of said stored electronic grepaid vouchers from said voucher squar, card and printing hard copies of said prepaid electronic vouchers.
- The method of cloim 40 wherein said first application further provides decrypting of energind data stated in said electronic prepaid vouchers.
 - 42. Imethad of claim 40 wherein said voucher terminal further comprises a second voucher application wherein said second voucher application provides transferring one or more of said stored prepaid electronic vouchers from said voucher smart card to mother voucher smart card.
 - 43. The method of claim 22 further comprising transferring said one prepaid vauches from said voucher smart card to a second voucher smart card.
- 10 44. The method of claim 22 further comprising monsferring said one prepaid visueher from said varieher smart card to a second voucher terminal.